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FROM MASTERCARD INTL 9 09/21/2901 11:09 09/21/2901

BAKER & BOTTS, L.L.P. FILE NO.: AP33088-070457.0985

COMBINED DECLARATION AND POWER OF ATTORNEY

iginal, Design, National Stage of PCT, Divisional, Continuation or C-I-P Application)

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A COMPUTER NETWORK

METHOD RIVE		
This declaration is of t	he following type:	
[X] original		
() design	i	
[] national stage	of PCT.	·
[] divisional		
[] continuation		
[] continuation-in	n-part (C-I-P)	
the specification of w	hich: (complete (a), (b). or (c))	
(a) [] is attached here (b) [X] was filed on (c) [] was described applicable).	reto. 3/15/01 as Application Serial No. 09/809,367 and was a dand claimed in PCT International Application No. filed	mended on (if applicable). on and was amended on (if
I harahu state	Acknowledgement of Review of Papers and Duty of that I have reviewed and understand the contents of the above	Candor e identified specification, including
the claims, as amende	ed by any amendment referred to above. ge the duty to disclose information which is material to the station in accordance with Title 37, Code of Federal Regulation	patentability of the subject matter
[] In compli	iance with this duty there is attached an information disclosu	are statement. 37 CFR 1.98.
,	Priority Claim	AN A Control

I hereby claim foreign priority benefits under Title 35, United States Code, ' 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at le 21 one c untry other than the United States of America listed below and have also identified below any foreign application(6) for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application on which priority is claimed

	(complete (d) or ((e))		
[] no such applications have been filed.		BEST	AVAIL	ABL

(d) (e) [X] such applications have been filed as follows:

(THE) 4. 25 00 /ST. 2:58 NO. 4870:92498 705

BAKER & BOTTS, LL.F.

FILE NO.: AP33088-070457.0985

AND PRINCIPLE APPLICATION NO.	DATE OF FILING	DATE OF ISSUE (49), HORED, YOU')	UNDER 35 USC 119
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			[] AR\$ NO []
			(ON 84Y[)
L POREION APPLICATIONIST & ANY, FILED MORE THAN 12 b	CONTROL (A MONTHE FOR DESIGN) PRIOR I	O SAID APPLICATION	
LICATION APPLICATION BY ANTI-PLAN PARTIES			11 OH BYY 11
			LI YES NO LI
			[] YES NO []

Claim for Benefit of Prior U.S. Provisional Application(s)

I hereby claim the benefit under Title 35. United States Code, ' 119(e) of any United States provisional

application(s) listed below: Filing Date Provisional Application Mymber 5/15/00 60/189,650

Claim for Benefit of Earlier U.S./PCT Application(s) under 35 U.S.C. 120

(complete this part only if this is a divisional, continuation or C-I-P application)

I hereby claim the benefit under Title 35, United States Code, 1 120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application(a) in the manner provided by the first paragraph of Title 35, United States Code 1 112, I acknowledge the duty to disclose information as defined in Title 37, Code of Federal Regulations, 1 1.56 which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

(Application	Sessal No.)
100	

(Miles Dave)

(Application Barisl No.)

(Filing Due)

(Sum) (permet pretty shadowd)

Power of Attorney

As a named inventor, I hereby appoint Dana M. Raymond, Reg. No. 18,540; Frederick C. Carver, Reg. No. 17,021; Francis J. Hone, Reg. No. 18,662; Joseph D. Garon, Reg. No. 20,420; Arthur S. Tenser, Reg. No. 18,839; Rouald B. Hildreth, Reg. No. 19,498; Thomas R. Nesbitt, Ir., Reg. No. 22,075; Robert Nouner, Reg. No. 24,316; Richard G. Berkley, Reg. No. 25,465; Richard S. Clark, Reg. No. 26,154; Bradley B. Oeist, Reg. No. 27,551; James J. Manne, Reg. No. 26,946; John D. Murnane, Reg. No. 29,836; Henry Tang, Reg. No. 29,705; Robert C. Scheinfeld, Reg. No. 31,300; John A. Fogarty, Jr., Reg. No. 22,348; Louis S. Sorell, Reg. No. 32,439; Roohelle K. Seide Reg. No. 32,300; Gary M. Butter, Reg. No. 33,841; Marta E. Delnignore, Reg. No. 32,689; and Lisa B. Kole, Reg. No. 35,225 of the firm of BAKER & BOTTS, L.L.P., with offices at 30 Rockefeller Plaza, New York, New York 10112, as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith

SEND CORRESPONDENCE TO:

BAKER & BOTTS, L.L.P.

30 ROCKEFELLER PLAZA, NEW YORK, N.Y. 10112

CUSTOMER NUMBER: 21003

DIRECT TELEPHONE CALLS TO: BAKER & BOTTS, L.L.P. (212) 705-5000

FROM MASTERCARD, INTL 914 249 4 2

I hereby declare that all a ments made herein of my own knows of the state of the s information and belief are believed to be true, and further that these statements were made with the knowledge that

no head of the state

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FROM MASTERCARD INTL 914 249 4267 09/21/2001 11:03 610-353-8747

CARL CAMPREL 1:01, ST. 2:58 NO. 487019 PAGE '84'

BAKER & BOTTS, L.L.P.

FILE NO.: AP33088-070457.0985

willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

HOGAN LARCHMONT LARCHMONT POST OFFICE ADDRESS 14 N. CHATWORTH AVENUE LARCHMONT LARCHMONT LARCHMONT CITY LARCHMONT LARCHMONT LARCHMONT LARCHMONT NY LARCHMONT LARCHMONT LARCHMONT LARCHMONT FRUIT NAME OF SECOND FOUL NAME OF SECOND CAMPBELL CARL COUNTRY OF CITZENSION M. CARL COUNTRY OF CITZENSION CARL COUNTRY OF CITZENSION LAST NAME	ULL NAVE OF HOLE	LAST KAND	SIRA WAR	MIDDLE NAME	_
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i) n	Signature for minth and submiquent joint inventors. Number of pages added Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor. Number of pages added Number of pages added Signature for inventor who refuses to sign, or cannot be reached, by person authorized under 37 CFR 1.47.
•	Number of pages added

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